

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Joel R. Spivack, Esquire JS1654  
Law Office of Joel R. Spivack  
1415 Marlton Pike East, Suite 302  
Cherry Hill, NJ 08034  
(856) 488-1200  
Counsel for Debtor

Case No.: 21-13934

Chapter: 13

In Re:  
Patricia Russell-Chapman

Adv. No.: \_\_\_\_\_

Hearing Date: \_\_\_\_\_

Judge: JNP

**CERTIFICATION OF SERVICE**

1. I, Joel Spivack :

represent the Debtor in this matter.

am the secretary/paralegal for \_\_\_\_\_, who represents  
\_\_\_\_\_ in this matter.

am the \_\_\_\_\_ in this case and am representing myself.

2. On April 28, 2023, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below.  
Notice of Chapter 13 Plan Transmittal  
Modified Chapter 13 Plan  
Notice of filing of Modification of Plan after Confirmation and Notice of Hearing Thereon

3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Date: 4-28-23

/s/ Joel Spivack  
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Denise Carlon, Esq. KML Law Group, PC 701 Market Street, Suite 5000 Philadelphia, PA 19106	Attorney for US Bank, NA secured creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other CM/ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Select Portfolio Servicing, Inc. PO Box 65250 Salt Lake City, UT 84165-0250	Secured creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
US Trustee One Newark Center, Suite 2100 Newark, NJ 07102	US Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other CM/ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Isabel C. Balboa, Trustee 535 Route 38, Suite 580 Cherry Hill, NJ 08002	Standing Chapter 13 Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other CM/ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Creditors - see attached Creditors Matrix		<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Fifth Third Bank Attn: Bankruptcy Maildrop RCSB3E 1830 E Paris Ave SE Grand Rapids, MI 49546	Secured Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

Amex  
Correspondence/Bankruptcy  
Po Box 981540  
El Paso, TX 79998

Atlantic Gastroenterology Associates  
3205 Fire Road  
Egg Harbor Township, NJ 08234-5884

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Citibank/The Home Depot  
Citicorp Credit Svcs/Centralized Bk dept  
Po Box 790034  
St Louis, MO 63179

Div of Pensions and Benefits  
Health Benefits Bureau  
PO Box 653  
Trenton, NJ 08646-0653

Fifth Third Bank  
Attn: Bankruptcy  
Maildrop RCSB3E 1830 E Paris Ave SE  
Grand Rapids, MI 49546

Gitmeid Law  
11 Broadway #1677  
New York, NY 10004

Helix Financial  
1801 Main Street  
Kansas City, MO 64101

Internal Revenue Service  
Special Procedures Branch  
Bankruptcy Section  
PO Box 724  
Springfield, NJ 07081-0724

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

Kendall Bank  
4149 Pennsylvania Avenue  
Suite 102  
Kansas City, MO 64111

Laboratory Corporation of America Holdin  
PO Box 2240  
Burlington, NC 27216-2240

Lyons Doughty & Veldhuis, PC  
136 Gaither Drive, Suite 100  
PO Box 1269  
Mount Laurel, NJ 08054

Navient  
Attn: Bankruptcy  
Po Box 9640  
Wilkes-Barre, PA 18773

Northstar Location Services  
4285 Genesee Street  
Buffalo, NY 14225-1943

Office of the U.S. Trustee  
District of New Jersey  
U.S. Department of Justice  
One Newark Center, Suite 2100  
Newark, NJ 07102

Pressler, Felt & Warshaw, LLP  
7 Entin Road  
Parsippany, NJ 07054-5020

Radius Global Solutions  
500 North Franklin Turnpike  
Suite 200  
Mail Code 747  
Ramsey, NJ 07446

Radius Global Solutions  
PO Box 390905  
Minneapolis, MN 55439

Radius Global Solutions LLC  
PO Box 357  
Ramsey, NJ 07446-0357

Radius Global Solutions, LLC  
PO Box 390905  
Minneapolis, MN 55439

Resurgent Capital Services  
Attn: Bankruptcy  
Po Box 10497  
Greenville, SC 29603

Rubin & Rothman LLC  
1787 Veterans Highway  
Suite 32  
PO Box 9003  
Islandia, NY 11749

Select Portfolio Servicing, Inc  
Attn: Bankruptcy  
Po Box 65250  
Salt Lake City, UT 84165

Select Portfolio Servicing, Inc.  
Attn: Customer Service  
PO Box 551170  
Jacksonville, FL 32255-1170

Select Portfolio Servicing, Inc.  
ATTN: Bankruptcy Dept.  
PO Box 65250  
Salt Lake City, UT 84165

Select Portfolio Servicing, Inc.  
3217 South Decker Lake Drive  
Salt Lake City, UT 84119

Solar House II, LLC  
PO Box 3500  
Draper, UT 84020

State of New Jersey  
Department of the Treasury  
Division of Taxation  
PO Box 269  
Trenton, NJ 08695-0269

State of New Jersey Dept. of Treasury  
Div of Pensions and Benefits  
PO Box 295  
Trenton, NJ 08625-0295

Synchrony Bank/Lowes  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Target  
c/o Financial & Retail Services  
Mailstop BT PO Box 9475  
Minneapolis, MN 55440

TD Bank, N.A.  
32 Chestnut Street  
Po Box 1377  
Lewiston, ME 04243

Tesla Solar  
Energy Billing Department  
PO Box 3500  
Draper, UT 84020

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

Joel R. Spivack, Esquire JS1654  
Law Office of Joel R. Spivack  
1415 Marlton Pike East, Suite 302  
Cherry Hill, NJ 08034  
(856) 488-1200  
Counsel for Debtor

In Re:  
Patricia Russell-Chapman

Case No.: 21-13934

Hearing Date: \_\_\_\_\_

Judge: JNP

**NOTICE OF CHAPTER 13 PLAN TRANSMITTAL**

The enclosed  plan,  modified plan is proposed by the debtor and was filed on April 18, 2023. It has been served on you because the plan contains motions that may adversely affect your interest.

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. This plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**Real Property:**

The debtor(s) has valued real property located at \_\_\_\_\_  
[address] at \$ \_\_\_\_\_. The debtor(s) believes the first lien on the property to be in the approximate amount of \$ \_\_\_\_\_

[insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

The debtor's valuation of the property is based on: (a) comparative market analysis; (b) broker price opinion; (c) appraisal; or (d) other: \_\_\_\_\_, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

**Personal Property:**

The debtor(s) has valued personal property described as: \_\_\_\_\_ at \$ \_\_\_\_\_.

The debtor(s) believes the lien on the property to be in the approximate amount of \$ \_\_\_\_\_ [insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

The debtor's valuation of the property is based on: (a) broker price opinion; (b) appraisal; or (c) other: \_\_\_\_\_, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

The Confirmation Hearing is scheduled for June 7, 2023 at 9am. Objections to any relief sought in the plan, including relief sought by motion, must be filed with the Clerk of the Bankruptcy Court no later than 7 days prior to the confirmation hearing.

YOU SHOULD CONSULT WITH AN ATTORNEY PROMPTLY, SINCE ENTRY OF AN ORDER OF CONFIRMATION WILL BIND YOU TO ALL OF THE TERMS OF THE CONFIRMED PLAN.

Form 185 – ntc13plnrafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 21-13934-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Patricia Russell-Chapman  
aka Patricia R Chapman  
5918 Maple Drive  
Mays Landing, NJ 08330

Social Security No.:  
xxx-xx-2303

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on August 19, 2021.

On 4/18/2023 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: June 7, 2023  
Time: 09:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.

A copy of the modified Plan will follow this notice.

Dated: April 19, 2023  
JAN: lgr

Jeanne Naughton  
Clerk

**File a Plan:**21-13934-JNP Patricia Russell-Chapman

Type: bk

Chapter: 13 v

Office: 1 (Camden)

Assets: y

Judge: JNP

Case Flag: SUPDIS

CONFIRMED

**U.S. Bankruptcy Court****District of New Jersey**

## Notice of Electronic Filing

The following transaction was received from Joel R. Spivack entered on 4/18/2023 at 11:19 AM EDT and filed on 4/18/2023

**Case Name:** Patricia Russell-Chapman**Case Number:** 21-13934-JNP**Document Number:** 45**Docket Text:**

Modified Chapter 13 Plan - After Confirmation.. Filed by Joel R. Spivack on behalf of Patricia Russell-Chapman. (Spivack, Joel)

The following document(s) are associated with this transaction:

**Document description:** Main Document**Original filename:** PLAN-Amended.PDF**Electronic document Stamp:**

[STAMP\_bkecfStamp\_ID=1002741850 [Date=4/18/2023] [FileNumber=61177483-0] [68b80495bec430a554a3a8785b58807a6487e4d4a480f86769a96b0dfb8eab9e5819ad959a9cbdd37478508d93a459176d8e9594edb17652cec5fa7b1f578a0b]]

**21-13934-JNP Notice will be electronically mailed to:**

Isabel C. Balboa  
ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa  
ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2020-R3, Mortgage-Backed Notes, Series 2020-R3  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Joel R. Spivack on behalf of Debtor Patricia Russell-Chapman  
joel@spivacklaw.com, admin@spivacklaw.com; r44331@notify.bestcase.com

Gavin Stewart on behalf of Creditor Fifth Third Bank, N.A.  
bk@stewartlegalgroup.com

U.S. Trustee  
USTPRegion03.NE.ECF@usdoj.gov

**21-13934-JNP Notice will not be electronically mailed to:**

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: Patricia Russell-Chapman

Case No.: 21-13934

Judge: JNP

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

Original  
 Motions Included

Modified/Notice Required  
 Modified/No Notice Required

Date: April 18, 2023

**THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

**THIS PLAN:**

- DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JRS

Initial Debtor: P R

Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

a. The debtor has paid \$9,193.00 to date to the Chapter 13 Trustee. Beginning May 1, 2023, Debtor shall pay \$917.00 per month for the remaining 37 months for a total approximate plan length of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- Future Earnings  
 Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

- Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

- Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Joel Spivack, Esquire	Attorney Fees	3,000.00
State of New Jersey Dept. of Treasury	Taxes and certain other debts	1,933.82

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Select Portfolio Servicing, Inc	5918 Maple Drive Mays Landing, NJ 08330 Atlantic County Title held as Patricia Russell Chapman and Avon Levern Chapman, husband and wife. Avon Levern Chapman died May 7, 2018 at which time title became vested solely in Debtor by right of	14,000.00	6.75	16,534.09	1,776.11

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
-NONE-							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

Creditor  
Fifth Third Bank

**g. Secured Claims to be Paid in Full Through the Plan  NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$\_\_\_\_ to be distributed *pro rata*
- Not less than \_\_\_\_ percent
- Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions**  **NONE**

**NOTE:** All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service*, *Notice of Chapter 13 Plan Transmittal* and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:
--

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon Confirmation  
 Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions  
2) Other Administrative Claims

- |    |                          |
|----|--------------------------|
| 3) | Secured Claims           |
| 4) | Lease Arrearages         |
| 5) | Priority Claims          |
| 6) | General Unsecured Claims |

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: May 12, 2021.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
An Order dated April 6, 2023 was entered Resolving Secured Creditor Select Portfolio Services Motion for Relief from Automatic Stay and Provided for Cure of Post Petition Arrears. Order states that \$14,770 shall be capitalized in the Plan and awards creditor attorney fees of \$2,000 to be paid in the Plan.	New payment for remaining 37 months incorporates the capitalized amount above along with the creditor attorney fees.

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 18, 2023

  
/s/ Patricia Russell-Chapman

Patricia Russell-Chapman

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date April 18, 2023

  
/s/ Joel Spivack, Esquire

Joel Spivack, Esquire

Attorney for the Debtor(s)